

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

**Michael P. Ostrowski**  
**aka Michael Paul Ostrowski**  
*Debtor(s)*

Case No. 16-23827-CMB  
Chapter: 13

Per July 15, 2020 Hearing

**ORDER DISMISSING CASE WITHOUT PREJUDICE AND  
TERMINATING WAGE ATTACHMENT**

*AND NOW*, this *The 15th of July, 2020*, after notice and hearing and the Debtor(s) having failed to comply with the requirements of the *Bankruptcy Code*, the *Local Rules* of this Court and/or an Order of Court, it is hereby **ORDERED, ADJUDGED and DECREED** as follows:

(1) The above-captioned case is **DISMISSED, without prejudice**. The Debtor(s) remain legally liable for all his/her/their debts as if the bankruptcy petition had not been filed. Creditor collection remedies are reinstated pursuant to *11 U.S.C. §349*. Creditors are directed to *11 U.S.C. §108(c)* for time limits on filing a lawsuit to collect. ***Generally, a creditor's lawsuit must be filed either before the time deadline imposed by state law for filing runs, or (30) thirty days after date of this Order, whichever is later.***

(2) Each income attachment issued in this case is now terminated. So that each employer and entity subject to an attachment Order knows to stop the attachment, the Debtor(s) shall immediately serve a copy of this order on each such employer and entity.

(3) The Court retains jurisdiction over the Trustee's Report of Receipts and Disbursements and Final Report and Account. Upon submission of the UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account, the Trustee is discharged from her duties in this case and this case will be closed without further order of Court.

(4) The Clerk shall give notice to all creditors of this dismissal.



Carlota M. Böhm, Judge  
United States Bankruptcy Court

Case Administrators to serve:  
All Creditors and All Parties In Interest

## Imaged Certificate of Notice Page 2 of 3

United States Bankruptcy Court  
Western District of PennsylvaniaIn re:  
Michael P. Ostrowski  
DebtorCase No. 16-23827-CMB  
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: dric  
Form ID: 309Page 1 of 2  
Total Noticed: 37

Date Rcvd: Jul 15, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 17, 2020.

db +Michael P. Ostrowski, 9 Roberston Place, Pittsburgh, PA 15223-1849  
cr +Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave.,  
Pittsburgh, PA 15233-1828

14304468 +Allegheny Health Network, P.O. Box 645266, Pittsburgh, PA 15264-5250  
14304472 County of Allegheny, PO Box 643385, Pittsburgh, PA 15264-3385  
14304476 Erie Insurance Exchange, c/o RMS, P.O. Box 361625, Pittsburgh, PA 15223-1849  
14304477 +Etna Borough, Germaine Pfeifer, Tax Collector, 437 Butler St, Pittsburgh, PA 15223-2126  
14304478 +KML Law Group, P.C., Suite 5000 - BNY Mellon Independence Cen, 701 Market St,  
Philadelphia, PA 19106-1538

14304483 +MTGLQ Investors, L.P., 6011 Connectino Dr 5th Fl, Irving, TX 75039-2607  
14390583 +MTGLQ Investors, LP, c/o Rushmore Loan Management Services, P.O. Box 55004,  
Irvine, CA 92619-5004

14304484 +Northland Group Inc., P.O. Box 390905, Minneapolis, MN 55439-0905  
14347983 +Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 North Lincoln Avenue,  
Pittsburgh, PA 15233-1828

14304485 Raelise Ostrowski, 517 Poland Ave, Struthers, OH 44471-1431  
14304486 +Rushmore Loan Management Services, PO Box 52708, Irvine, CA 92619-2708  
14362523 UPMC St Margaret, PO Box 1123, Minneapolis, MN 55440-1123  
14304493 UPMC St. Margaret, P.O. Box 382059, Pittsburgh, PA 15250-8059

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

14304471 +EDI: CAPIO.COM Jul 16 2020 08:33:00 CF Medical LLC, Asset Care,  
2222 Texoma Pkwy, Ste 180, Sherman, TX 75090-2484

14304469 E-mail/Text: cms-bk@cms-collect.com Jul 16 2020 05:17:08 Capital Management Services, LP,  
698 1/2 South Ogden Street, Buffalo, NY 14206-2317

14304470 +EDI: CAPITALONE.COM Jul 16 2020 08:33:00 Capital One, P.O. Box 30253,  
Salt Lake City, UT 84130-0253

14358947 EDI: BL-BECKET.COM Jul 16 2020 08:33:00 Capital One, N.A., c/o Becket and Lee LLP,  
PO Box 3001, Malvern PA 19355-0701

14304473 EDI: DIRECTV.COM Jul 16 2020 08:33:00 DirecTV, LLC, 2230 East Imperial Hwy,  
El Segundo, CA 90245

14367727 +E-mail/Text: kburkley@bernsteinlaw.com Jul 16 2020 05:19:18 Duquesne Light Company,  
c/o Peter J. Ashcroft,, Bernstein-Burkley, P.C., 707 Grant St., Suite 2200, Gulf Tower,,  
Pittsburgh, PA 15219-1945

14304475 +E-mail/Text: bknotice@ercbpo.com Jul 16 2020 05:18:38 ERC, PO Box 57547,  
Jacksonville, FL 32241-7547

14304474 +E-mail/Text: bknotice@ercbpo.com Jul 16 2020 05:18:38 ERC, 8014 Bayberry Road,  
Jacksonville, FL 32256-7412

14334812 E-mail/Text: bankruptcy@erieinsurance.com Jul 16 2020 05:19:25 Erie Insurance Group,  
100 Erie Insurance Place, Erie, PA 16530-1104

14304479 +E-mail/Text: bncnotices@becket-lee.com Jul 16 2020 05:16:56 Kohls/Capital One,  
PO Box 3115, Milwaukee, WI 53201-3115

14360070 +EDI: MID8.COM Jul 16 2020 08:33:00 MIDLAND FUNDING LLC, PO Box 2011,  
Warren, MI 48090-2011

14304480 +EDI: TSYS2.COM Jul 16 2020 08:33:00 Macy's, PO Box 8218, Mason, OH 45040-8218  
14304481 +EDI: TSYS2.COM Jul 16 2020 08:33:00 Macy's Credit and Customer Service, PO Box 8113,  
Mason, OH 45040-8113

14304482 EDI: MID8.COM Jul 16 2020 08:33:00 Midland Funding, LLC, 8875 Aero Dr Ste 200,  
San Diego, CA 92123-2255

14307585 +EDI: PRA.COM Jul 16 2020 08:33:00 PRA Receivables Management, LLC, PO Box 41021,  
Norfolk, VA 23541-1021

14304487 +EDI: SEARS.COM Jul 16 2020 08:33:00 Sears/CBNA, PO Box 6283, Sioux Falls, SD 57117-6283  
14304492 EDI: RMSC.COM Jul 16 2020 08:33:00 Synchrony Bank, PO Box 530912,  
Atlanta, GA 30353-0912

14304488 EDI: RMSC.COM Jul 16 2020 08:33:00 Synchrony Bank, Attn: Bankruptcy Dept.,  
P.O. Box 965060, Orlando, FL 32896-5060

14304490 EDI: RMSC.COM Jul 16 2020 08:33:00 Synchrony Bank, P.O. Box 965033,  
Orlando, FL 32896-5033

14304489 EDI: RMSC.COM Jul 16 2020 08:33:00 Synchrony Bank, P.O. Box 365035,  
Orlando, FL 32896-5035

14304491 +EDI: RMSC.COM Jul 16 2020 08:33:00 Synchrony Bank, PO Box 965015,  
Orlando, FL 32896-5015

14952603 +E-mail/Text: bknotices@sns.com Jul 16 2020 05:19:26  
U.S. Bank Trust National Association as, Trustee of the Tiki Series III Trust,  
C/O SN SERVICING CORP., 323 5th Street, Eureka, CA 95501-0305

TOTAL: 22

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr Duquesne Light Company  
cr MTGLQ Investors, LP  
cr U.S. Bank Trust National Association as Trustee of

District/off: 0315-2

User: dric  
Form ID: 309

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cr\* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
sp ##+Moynihan Law, P.C., 112 Washington Place, Suite 1-N, Pittsburgh, PA 15219-3424  
TOTALS: 3, \* 1, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jul 17, 2020

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 15, 2020 at the address(es) listed below:

James Warmbrodt on behalf of Creditor U.S. Bank Trust National Association as Trustee of the  
Tiki Series III Trust bkgroup@kmlawgroup.com  
James Warmbrodt on behalf of Creditor MTGLQ Investors, LP bkgroup@kmlawgroup.com  
Mark G. Moynihan on behalf of Debtor Michael P. Ostrowski mark@moynihanlaw.net,  
moynihan.mark@gmail.com; moynihanmr71581@notify.bestcase.com  
Michael C. Mazack on behalf of Creditor U.S. Bank Trust National Association as Trustee of  
the Tiki Series III Trust mmazack@lynchlaw-group.com  
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov  
Peter J. Ashcroft on behalf of Creditor Duquesne Light Company pashcroft@bernsteinlaw.com,  
ckutch@ecf.courtdrive.com; acarr@bernsteinlaw.com  
Ronda J. Winnecour cmecf@chapter13trusteewdpa.com  
S. James Wallace on behalf of Creditor Peoples Natural Gas Company LLC sjw@sjwpgh.com,  
Equitablebankruptcy@peoples-gas.com; srk@sjwpgh.com  
Thomas I. Puleo on behalf of Creditor MTGLQ Investors, LP tpuleo@goldbecklaw.com,  
BKGroup@goldbecklaw.com

TOTAL: 9